

The 1998 USDA Section 502 Single Family Direct Loan Housing Survey: Codebook

Variable name	Label descriptor	Values	Source--survey question, ERS
RESPONDENT VARIABLES			
EVROWND	Ever owned a home	1 = Yes 0 = No	Q17--Have you ever owned a home before?
RAGEGRP	Age of respondent	1 = Under 25 years 2 = 25 to 29 3 = 30 to 34 4 = 35 to 39 5 = 40 to 44 6 = 45 to 49 7 = 50 to 61 8 = 62 or older	--Based on Q59, how old are you?
RHOURGRP	Hours worked by respondent	1 = Less than 40 2 = 40 per week 3 = More than 40	Q74--How many hours per week did you usually work in 1997? Please include hours at all full-time and part-time jobs.
RESAGE62	Respondent is 62 or older	1 = Yes 0 = No	Based on Q59, how old are you?
RESCTZN	Respondent is U.S. citizen	1 = Yes 0 = No	Q158--Are you a U.S. citizen?
RESED	Education level of respondent	1 = 8th grade or less 2 = Some high school 3 = High school graduate 4 = Some college/vocational school 5 = College graduate or higher	--Based on Q62, what is the highest level of education that you have completed?
RESEMPST	Major activity of respondent last week	1 = Employed 2 = Looking for work 3 = Retired 4 = Keeping house 5 = Going to school 6 = Other	--Based on Q63, thinking about your MAJOR activity LAST WEEK, were you employed, looking for work, retired, keeping house, going to school, or something else?
REGEN	Respondent gender	1 = Male 0 = Female	--Based on Q60, are you male or female?
RESHISPN	Respondent of Hispanic or Latino origin	1 = Yes 0 = No	Based on Q156, are you of Hispanic or Latino origin?
RESRACE	Respondent race	1 = White Non-Hispanic 2 = Black non-Hispanic 3 = Other	--Based on Q157, what is your race? And, Q156, are you of Hispanic or Latino origin?
RESWORK	Respondent employed in 1997	1 = Yes 0 = No	--Based on Q73, Thinking now about LAST YEAR, were
RWEEKGRP	Weeks worked by respondent	1 = Less than 40 2 = 40 to 50 3 = More than 50	Q75--Again, thinking about all of 1997, about how many weeks did you work, even for a few hours? Please include paid vacation and sick leave as working.
HOUSEHOLD VARIABLES			
CCLMTWRK	Child care limit ability to work	1 = Yes 2 = No 3 = Part-time/not working	Q69--Is any adult member of this household working only part-time or not working at all because affordable child care isn't available?
HHTYPE	Household composition	0 = Other 1 = Married w/child 2 = Married w/out child 3 = Single parent male 4 = Single parent female 5 = Men living alone 6 = Women living alone 7 = Single live w/rel. 8 = Single live w/nonrel.	--Computed by ERS, from survey questions, which ask for characteristics of all household members.

MHDSABL	Household member disabled	0 = No disability	Based on Q70-- Does anyone in this household have a disability that seriously limits their major activities, such as getting around, working, or taking care of
NMBRHH	Number of household members	1 = Disabled Integer	Based on Q58, how many people, including yourself, live in this house?
OWNKIDS	Number of respondent's children under 18	Integer	--Computed by ERS, from survey questions which ask for age of other household members and their relationship to the respondent.
OWNVHCL	Auto, truck, or other available	1 = Yes 2 = No 3 = Unnecessary	Q52--Do you have a car, van, or truck that you or members of your household can use?
PRSMTG62	Any person on mortgage 62 or older	1 = Yes 0 = No	--Computed by ERS, from survey responses and administrative records.
SAGEGRP	Age of spouse	1 = Under 25 years 2 = 25 to 29 3 = 30 to 34 4 = 35 to 39 5 = 40 to 44 6 = 45 to 49 7 = 50 to 61 8 = 62 or older	--Computed by ERS, from survey questions which ask for age of other household members and their relationship to the respondent.
SHOURGRP	Hours worked by spouse	1 = Less than 40 2 = 40 per week 3 = More than 40	Q79--How many hours per week did [spouse] usually work in 1997? Please include hours at all full-time and part-time jobs.
SPARENT	Household head is single parent	1 = Yes 0 = No	HHTYPE = 3 or 4.
SPEMPST	Major activity of spouse last week	1 = Employed 2 = Looking for work 3 = Retired 4 = Keeping house 5 = Going to school 6 = Other	Based on Q82--Thinking about [spouse's] MAJOR activity LAST WEEK, was [spouse] employed, looking for work, retired, keeping house, going to school, or something else?
SPSED	Education level obtained by spouse	1 = 8th grade or less 2 = Some high school 3 = High school graduate 4 = Some college/vocational school 5 = College graduate or higher	Based on Q81--What is the highest level of education that [spouse] has completed?
SPWORK	Spouse employed for any period in 1997	1 = Yes 0 = No	Based on Q78--Thinking now about LAST YEAR, was [spouse] employed for any period of time during 1997?
SWEEKGRP	Weeks worked by spouse	1 = Less than 40 2 = 40 to 50 3 = More than 50	Q80--Again, thinking about all of 1997, about how many weeks did [spouse] work, even for a few hours? Please include paid vacation and sick leave as working.
TENURBFR	Previous home tenure	1 = Own 2 = Rent 3 = Family 4 = Other	Q16--Did you own or rent the place you lived before? note:Need defn and other should be last cat.
HOUSEHOLD INCOME VARIABLES			
AFDCYN	Aid to families with dependent children	1 = Yes 0 = No	Based on Q134--Next is any cash public assistance or welfare payments, sometimes called AFDC (Aid to
ALIMONYN	Alimony income	1 = Yes 0 = No	Based on Q137C--Did anyone in this household receive income from alimony or child support payments?
BUSNYN	Business income	1 = Yes 0 = No	Based on Q128--Not counting earnings specified as "wages or salary" did anyone receive any net income from your own business or farm after expenses?
DABILYN	Disability income	1 = Yes 0 = No	Based on Q137H--Did anyone in this household receive income from disability insurance payments?

HHINC	Total household income	1 = Less than \$10,000 2 = \$10,000 to \$14,999 3 = \$15,000 to \$19,999 4 = \$20,000 to \$24,999 5 = \$25,000 to \$29,999 6 = \$30,000 or More	--Computed by ERS, it is the sum of household income from all reported sources.
HINCUPDN	Household income higher or lower	1 = Higher 2 = Lower 3 = About the same	Q21--Would you say your household income now is higher, lower, or about the same as when you lived in your previous home?
INC97V96	Income in 1997 vs. 1996	1 = Higher 2 = Lower 3 = About the same	Q151--Was your total household income in 1997 HIGHER, LOWER, or ABOUT THE SAME as in 1996?
INC98V97	Expected income in 1998 vs. 1997	1 = Higher 2 = Lower 3 = About the same	Q152--Do you think your household income in 1998 will be HIGHER, LOWER, or ABOUT THE SAME as in 1997?
INTDIVYN	Interest/dividend income	1 = Yes 0 = No	Based on Q133--Did anyone in this household receive interest, dividend, or net rental income, such as interest on a savings account?
OTHER	Other income source	1 = Yes 0 = No	Based on Q137K--Did anyone in this household receive income from sources not otherwise specified?
PUBASTYN	Other public assistance income	1 = Yes 0 = No	Based on Q137B--Did anyone in this household receive income from public assistance or welfare payments, other than AFDC, TANF, food stamps, or SSI?
RETIREYN	Retirement income	1 = Yes 0 = No	Based on Q130--Did anyone in this household receive pension or retirement income, such as Social Security payments?
RFDSTAMP	Received food stamps in 1997	1 = Yes 0 = No	Q153A--Did anyone in this household receive Food Stamp benefits during 1997, even for one month?
RNTASTRD	Rent assistance subsidized by USDA	1 = Yes 0 = No	Q23--Was any or all of this rental assistance financed or subsidized by Rural Development or the Farmers Home Administration?
RNTLASST	Prior government rental assistance	1 = Yes 0 = No	Q22--Have you ever received any type of government rental assistance?
SSIYN	Supplemental security income	1 = Yes 0 = No	Based on Q137A--Did anyone in this household receive Supplemental Security Income or SSI?
STRIKEYN	Striker benefits	1 = Yes 0 = No	Based on Q137G--Did anyone in this household receive income from strike benefits?
SURVYN	Survivor benefits	1 = Yes 0 = No	Based on Q137I--Did anyone in this household receive income from survivor's benefits?
UNEMPLYN	Unemployment benefits	1 = Yes 0 = No	Based on Q137F--Did anyone in this household receive income from unemployment compensation?
VETYN	Veteran benefits	1 = Yes 0 = No	Based on Q137E--Did anyone in this household receive income from veteran's benefits?
WAGEYN	Wage or salary income	1 = Yes 0 = No	Based on Q126B--The first kind of income is wages or salary from a job. Thinking about everyone 14 or older who lives in this household, did anyone receive such income in 1997?
WCOMPYN	Worker compensation income	1 = Yes 0 = No	Based on Q137D--Did anyone in this household receive income from state or federal workers' compensation?
HOUSING UNIT VARIABLES			
CNSTRQLT	Home construction quality	1 = Very good 2 = Good	Q40--How would you rate the quality of construction?

		3 = Average 4 = Poor 5 = Very poor	
CRNTVPRV	Quality of current vs. previous home	1 = Better 2 = Worse 3 = About the same	Q19--Is your current home better, worse, or about the same as your last home?
CSTVPRV	Cost of current vs. previous home	1 = Higher 2 = Lower 3 = About the same	Q20--Thinking now about your housing costs, would you say they are now higher, lower, or about the same as the cost for your previous home?
EQUITY	Expected equity	1 = Less than \$5,000 2 = \$5,000 to \$9,999 3 = \$10,000 to \$14,999 4 = \$15,000 or More	--Computed by ERS as the difference between purchase price of house and respondent's expectation of its current value.
HMTYPBFR	Previous home type	1 = Manufactured/mobile home 3 = Conventional detached 4 = Town house 5 = Apartment 6 = Other	Q18--Thinking now about your last residence, what type of house was it?
HSEPRICE	House purchase price	1 = Less Than \$50,000 2 = \$50,000 to \$59,999 3 = \$60,000 to \$69,999 4 = \$70,000 to \$79,999 5 = \$80,000 or More	--Based on Q32, about how much did you pay for this house when you bought it?
HSINGCST	Housing costs	1 = Less than 20% 2 = 20% to 29.9% 3 = 30% or More	--Computed by ERS from a measure of household income, Q34, Q35, Q36, Q37, and Q38.
HSNEW	Home purchased new	1 = Yes 0 = No	Q25--Was this house new when you moved in?
HTNGFUEL	Major heating fuel	1 = Electricity 2 = GAS - utility 3 = GAS - LP/propane 4 = Fuel oil 5 = Wood 6 = Other	Q31--What fuel is used to provide MOST of the heat for this house?
NBEDRMS	Number of bedrooms in housing unit	Integer	Q27--How many bedrooms are in this house?
NFLBTHRM	Number of full bathrooms	Integer	Q28--How many FULL bathrooms does it have?
NHLFBTHS	Number of half bathrooms	Integer	Q29--How many half bathrooms?
OTHRMS	Number of other rooms	Integer	Q30--Beside the bedrooms and bathrooms, how many OTHER rooms are in this house?
OTSIDLKS	Exterior appearance of unit	1 = Very good 2 = Good 3 = Average 4 = Poor 5 = Very poor	Q39--First, how would you rate the outside appearance of your home and lot?
PLCETLIV	Quality of housing unit overall	Rating, 1-10	Q42--Thinking generally now--and this time on a scale of 1 to 10, with 1 being the worst and 10 the best--how would you rate this house as a place to live?
SELPRICE	Expected sale price of house	1 = Less Than \$50,000 2 = \$50,000 to \$59,999 3 = \$60,000 to \$69,999 4 = \$70,000 to \$79,999 5 = \$80,000 or More	--Based on Q33, about how much do you think this house would sell for in today's market?
SIZEVNEED	Size of home meets needs	1 = Very good 2 = Good 3 = Average 4 = Poor 5 = Very poor	Q41--How would you rate the size of your home compared to your family's needs?
TYPEUNIT	Current home type	1 = Manufactured/mobile home 3 = Conventional detached 4 = Town house 5 = Apartment	Q26--What type of house is your current home? Note: Should consider 1=mfg. home only.

		6 = Other	
YRHSBLT	Year house built	1 = Before 1970 2 = 1970 to 1979 3 = 1980 to 1989 4 = 1990 to 1994 5 = 1995 or later	Q25Y--Based on Question 25Y, what year was your house built?
NEIGHBORHOOD VARIABLES			
NBRHDAPP	Rating of neighborhood appearance	1 = Very good 2 = Good 3 = Average 4 = Poor 5 = Very poor	Q47--How would you rate the appearance of your neighborhood or community?
NBROVRAL	Neighborhood quality overall	Rating, 1-10	Q48--Thinking generally now--and this time on a scale of 1 to 10, with 1 being the worst and 10 the best--how would you rate your neighborhood or community as a place to live?
PBLCTRNS	Public transit available	1 = Yes 0 = No	Q50--Is there any public transportation in your area?
PBLSRVQL	Quality of neighborhood public services	1 = Very good 2 = Good 3 = Average 4 = Poor 5 = Very poor	Q44--How would you rate the quality of public services such as road maintenance and police and fire
PTMTNEED	Public transportation meets need	1 = Yes 2 = No 3 = Sometimes 4 = Never	Q51--Does [public transportation] meet your household's needs for getting where they want to go? (Question asked only of respondents that said public transportation was available.)
PRSENTNBR	Current vs. previous neighborhood	1 = Better 2 = Worse 3 = About the same 4 = Same neighborhood	Q49--Is this neighborhood better, worse, or about the same as your last neighborhood?
SCHLQLTY	Neighborhood schools	1 = Very good 2 = Good 3 = Average 4 = Poor 5 = Very poor	Q43--How would you rate the quality of schools in your neighborhood?
SFTYSECR	Neighborhood safety/security	1 = Very good 2 = Good 3 = Average 4 = Poor 5 = Very poor	Q46--How would you rate safety and security in your neighborhood or community?
SRVCNVNC	Neighborhood convenience	1 = Very good 2 = Good 3 = Average 4 = Poor 5 = Very poor	Q45--How would you rate the overall convenience to services such as shopping, schools, and medical care?
RURAL DEVELOPMENT VARIABLES			
CRNTDLNG	Current dealings with Rural	1 = Very good 2 = Good 3 = Average 4 = Poor 5 = Very poor	Q55--How would you rate your current dealings with
LRNABTRD	Source of Rural Development information	1 = Lender 2 = Friends/neighbors/relatives 3 = RD Office 4 = Builder/developer/realtor 5 = Extension agent 6 = Everybody knows 7 = Other 8 = Newspaper	Q53--How did you FIRST learn about the Rural Development housing loan program?
PRCHSPRC	Process of buying home	1 = Very good	Q54--How would you rate the process of buying this home and arranging the financing?

		2 = Good 3 = Average 4 = Poor 5 = Very poor	
RCOMNDRD	Recommend Rural Development	1 = Yes 0 = No	Q57--Would you recommend Rural Development to a friend or family member interested in home ownership?
REGION	Region	1 = Northeast 2 = Midwest 3 = South 4 = West	--Computed by ERS, based on where housing unit is located.
YRSTOBUY	Time to buy comparable home without RD	1 = Less than 1 year 2 = 1 to 2 years 3 = More than 2 years 4 = Never could have bought	Q56--If you had NOT used the Rural Development program, how many years would it have taken you to buy a similar home?

Note: For more information or questions about this Survey contact George Wallace. gwallace@ers.usda.gov, (202) 694-5428, or see our web site at: <http://www.ers.usda.gov/data/ruralhousing/>

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